

**Information to identify the case:**

Debtor 1	<u>Richard J. Palagallo</u>	Social Security number or ITIN	xxx-xx-1166
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24923-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard J. Palagallo

4/17/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard J. Palagallo  
Debtor

Case No. 19-24923-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Richard J. Palagallo, 947 Stanton Avenue Ext., Pittsburgh, PA 15209-2424

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 18 2025 05:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
cr	+ EDI: PRA.COM	Apr 18 2025 05:51:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 18 2025 05:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177146	+ EDI: BANKAMER	Apr 18 2025 05:51:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15177147	+ EDI: BANKAMER	Apr 18 2025 05:51:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15201743	+ EDI: BANKAMER2	Apr 18 2025 05:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15177148	+ EDI: JPMORGANCHASE	Apr 18 2025 05:51:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15177150	+ EDI: JPMORGANCHASE	Apr 18 2025 05:51:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15177152	+ EDI: CITICORP	Apr 18 2025 05:51:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15177153	+ EDI: CITICORP	Apr 18 2025 05:51:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15213067	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 18 2025 02:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177154	Email/Text: bk@freedomfinancialnetwork.com	Apr 18 2025 02:17:00	Freedom Financial, 1875 South Grant Street, San Mateo, CA 94402

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15177155	Email/Text: bk@freedomfinancialnetwork.com	Apr 18 2025 02:17:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15206535	EDI: JEFFERSONCAP.COM	Apr 18 2025 05:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15187416	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 18 2025 02:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15209897	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2025 02:22:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195710	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
15177160	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15177157	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15177156	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15200083	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177159	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15177161	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:17:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15505094	EDI: PRA.COM	Apr 18 2025 05:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15177162	+ EDI: SYNC	Apr 18 2025 05:51:00	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15177163	+ EDI: SYNC	Apr 18 2025 05:51:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15210609	^ MEBN	Apr 18 2025 02:05:15	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15177164	+ EDI: SYNC	Apr 18 2025 05:51:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15178028	^ MEBN	Apr 18 2025 02:05:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177165	+ EDI: SYNC	Apr 18 2025 05:51:00	Synchrony Bank/BP, Po Box 965024, Orlando, FL 32896-5024
15177167	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 18 2025 02:18:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15177166	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 18 2025 02:18:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15190582	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 18 2025 02:17:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15208409	EDI: AIS.COM	Apr 18 2025 05:51:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15177168	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Apr 18 2025 02:23:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
15208227	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Apr 18 2025 02:23:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15177169	+ Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Apr 18 2025 02:22:52	Wells Fargo Jewelry Advantage, Attn:

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Bankruptcy, Po Box 10438, Des Moines, IA  
50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Mortgage, A Division Of Pnc Bank, National Ass
cr		Toyota Motor Credit Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177149	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15177151	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15188193	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15177158	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 3180, Pittsburgh, PA 15230

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association brian+ecf@briannicholas.com, mcallaecf@ecf.courtdrive.com
Christopher M. Frye	on behalf of Debtor Richard J. Palagallo chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC Bank N.A. dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association pawb@fedphe.com

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